

Information to identify the case:

Debtor 1 **Ryan Patrick Twardowski**
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-8843**

EIN ---

Debtor 2 **Jessica Alexis Twardowski**
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-9785**

EIN ---

United States Bankruptcy Court **Northern District of Illinois**

Case number: **20-04391**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Ryan Patrick Twardowski

Jessica Alexis Twardowski

June 18, 2020

For the court: Jeffrey P. Allsteadt, Clerk
United States Bankruptcy Court

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Northern District of IllinoisIn re:
Ryan Patrick Twardowski
Jessica Alexis Twardowski
DebtorsCase No. 20-04391-LAH
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: tcollinsm
Form ID: 318Page 1 of 2
Total Noticed: 46

Date Rcvd: Jun 18, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 20, 2020.

db/jdb +Ryan Patrick Twardowski, Jessica Alexis Twardowski, 224 Gettysburg Dr,
Bolingbrook, IL 60440-1909

28647765 +Advocate Health Care, 29950 Network Pl, Chicago, IL 60673-1299

28647767 +AllianceRx Walgreens Prime, 41460 Haggerty Cir South, Canton, MI 48188-2227

28647768 +Atg Credit, Attn: Bankruptcy, 1700 W Cortland St, Suite 201, Chicago, IL 60622-1166

28647772 +Chase Auto Finance, P.O. Box 901003, Fort Worth, TX 76101-2003

28647778 +Doo Care, 1919 S Highland Ave, Lombard, IL 60148-6124

28647779 +Dr. Michael Wagner, 650 E Diehl Rd, Naperville, IL 60563-4801

28647782 +DuPage Family Chiropractic, 3033 Ogden Ave, Naperville, IL 60563

28647783 +DuPage Medical Group, 15921 Collections Center Dr, Chicago, IL 60693-0159

28647784 +DuPage Medical Group, 1100 W 31st St, Downers Grove, IL 60515-5509

28647785 +DuPage Neonatology Associates SC, PO Box 487, Hinsdale, IL 60522-0487

28647786 +Edward Health Ventures, 26185 Network Pl, Chicago, IL 60673-1261

28647792 +Laboratory & Pathology Disagnostics, Dept 4387, Carol Stream, IL 60122-0001

28647793 +Loan Depot, Attn: Bankruptcy, 4800 N Scottsdale Rd, Ste 1400, Scottsdale, AZ 85251-7632

28647794 +MCCI, Attn: Bankruptcy, PO Box 445, Decatur, IL 62525-0445

28647795 +Med Business Bureau, Attn: Bankruptcy, 1460 Renaissance Dr, Suite 400,
Park Ridge, IL 60068-1349

28647796 +Merchants Credit Guide Co., 223 W Jackson Blvd, Suite 700, Chicago, IL 60606-6914

28647797 +Merchants? Credit Guide Co., 223 W Jackson St, Chicago, IL 60606-6914

28647798 +Midwest Fertility Clinic, 4333 Main St, Downers Grove, IL 60515-2870

28647799 +Naperville Radiologists, S.C., 6910 S Madison St, Willowbrook, IL 60527-5504

28647800 +Nationwide Collections, Inc., Attn : Bankruptcy, 815 Commerce Dr, Suite 270,
Oak Brook, IL 60523-8852

28647801 +Sunrise Credit Services, Inc., 260 Airport Plaza Blvd, Farmingdale, NY 11735-4021

28647803 +United Collection Bureau, Inc, 5620 Southwyck Blvd, Toledo, OH 43614-1501

28647805 +Walinski & Associates, 2215 Enterprise Dr, Suite 1512, Westchester, IL 60154-5804

28647806 +Walinski & Associates, P.C., 2215 Enterprise Dr, Suite 1512, Naperville, IL 60566

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QCMJOHNSON.COM Jun 19 2020 05:53:00 Cindy M. Johnson, Johnson Legal Group, LLC,
140 S. Dearborn Street, Suite 1510, Chicago, IL 60603-5214

28647766 +E-mail/Text: SRCO-Bankruptcy@advocatehealth.com Jun 19 2020 02:01:35 Advocate Health Care,
PO Box 3039, Hinsdale, IL 60522-3039

28647770 +EDI: BANKAMER.COM Jun 19 2020 05:53:00 Bank of America, PO Box 982238,
El Paso, TX 79998

28647769 +EDI: BANKAMER.COM Jun 19 2020 05:53:00 Bank of America, 4909 Savarese Cir,
Fl1-908-01-50, Tampa, FL 33634-2413

28647771 +EDI: CAUT.COM Jun 19 2020 05:53:00 Chase Auto Finance, Attn: Bankruptcy, Po Box 901076,
Fort Worth, TX 76101-2076

28647776 +EDI: CITICORP.COM Jun 19 2020 05:53:00 Citibank/The Home Depot, PO Box 6497,
Sioux Falls, SD 57117-6497

28647775 +EDI: CITICORP.COM Jun 19 2020 05:53:00 Citibank/The Home Depot, Centralized BK Dept,
PO Box 790034, St Louis, MO 63179-0034

28647777 +EDI: CCS.COM Jun 19 2020 05:53:00 Credit Collection Services, 725 Canton St,
Norwood, MA 02062-2679

28647780 +E-mail/Text: dcubk@dupagecu.com Jun 19 2020 02:01:02 Dupage Credit Union,
Attention: Bankruptcy Department, Po Box 3930, Naperville, IL 60567-3930

28647781 +E-mail/Text: dcubk@dupagecu.com Jun 19 2020 02:01:03 Dupage Credit Union, Pob 3930,
Naperville, IL 60567-3930

28647788 +E-mail/Text: bankruptcy@edward.org Jun 19 2020 02:01:18 Edward Hospital,
801 S Washington St, Naperville, IL 60540-7499

28647787 +E-mail/Text: bankruptcy@edward.org Jun 19 2020 02:01:18 Edward Hospital, PO Box 4207,
Carol Stream, IL 60197-4207

28647789 +E-mail/Text: collections@hacu.org Jun 19 2020 02:00:53 HealthCare Associates CU,
Attn: Bankruptcy, 1151 E Warrenville Rd, Naperville, IL 60563-9415

28647773 +EDI: JPMORGANCHASE Jun 19 2020 05:53:00 Chase Card Services, Attn: Bankruptcy,
PO Box 15298, Wilmington, DE 19850

28647774 +EDI: JPMORGANCHASE Jun 19 2020 05:53:00 Chase Card Services, PO Box 15369,
Wilmington, DE 19850

28647791 +E-mail/Text: bncnotices@becket-lee.com Jun 19 2020 02:00:39 Kohls/Capital One,
PO Box 3115, Milwaukee, WI 53201-3115

28647790 +E-mail/Text: bncnotices@becket-lee.com Jun 19 2020 02:00:39 Kohls/Capital One,
Attn: Credit Administrator, PO Box 3043, Milwaukee, WI 53201-3043

28647802 +EDI: WTRRNBBANK.COM Jun 19 2020 05:53:00 Target, c/o Financial & Retail Svcs,
Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475

28647804 +EDI: USAA.COM Jun 19 2020 05:53:00 USAA Federal Savings Bank, Attn: Bankruptcy,
10750 Mcdermott Freeway, San Antonio, TX 78288-1600

28647808 +EDI: WFFC.COM Jun 19 2020 05:53:00 Wells Fargo Bank NA, PO Box 14517,
Des Moines, IA 50306-3517

28647807 +EDI: WFFC.COM Jun 19 2020 05:53:00 Wells Fargo Bank NA, Attn: Bankruptcy,
1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001

TOTAL: 21

District/off: 0752-1

User: tcollinsm
Form ID: 318

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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 20, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 18, 2020 at the address(es) listed below:

Cindy M. Johnson cmjtrustee@jnlegal.net, cjohnson@ecf.axosfs.com
Darren L. Besic on behalf of Creditor HealthCare Associates Credit Union
dbesic@walinskilaw.com, notice@walinskilaw.com
Joseph S. Davidson on behalf of Debtor 1 Ryan Patrick Twardowski jdavidson@sulaimanlaw.com,
courtinfo@sulaimanlaw.com;bkycourtinfo@gmail.com;ecfnotice@sulaimanlaw.com;sulaiman.igotnotices@g
mail.com;bkecf_sulaiman@bkexpress.info;r46351@notify.bestcase.com;cjohnson@sulaimanlaw.com
Patrick S. Layng USTPRegion11.ES.ECF@usdoj.gov
Timothy R. Yueill on behalf of Creditor LoanDepot.com, LLC timothy@nevellaw.com

TOTAL: 5